

MANCHESTER AND SALFORD

EQUITABLE

Co-operative Society

LIMITED.



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HANDBOOK

THE HISTORICAL
FOR SCOTLAND
1886
LIBRARY

CENTRAL OFFICES: DOWNING STREET,
ARDWICK, MANCHESTER.

MANCHESTER AND SALFORD
Equitable Co-operative Society
LIMITED.

❖ BOARD OF MANAGEMENT. ❖

President: Councillor H. C. PINGSTONE.

Hon. Secretary: Mr. JAMES ROBINSON.

Mr. JAMES HITON.

„ JOHN BOWES.

„ ALF. STANSFIELD.

„ WM. HY. BRINDLEY.

„ GEORGE LAX.

Mr. ROBERT AUSTIN.

„ JAMES DYSON.

„ JOHN ALLISON.

„ WM. BAMFORTH.

„ SAMUEL BAMFORD.

Mr. WM. LEES.

Auditors:

Mr. S. A. JEPSON AND Mr. JOHN WILLIAMS.

General Manager and Cashier:

Mr. J. C. HATTERSLEY.

Assistant Cashier: Mr. J. WAGSTAFF.

Bankers:

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

HOURS OF BUSINESS.

Monday, from 8 a.m. to 7 p.m.; Tuesday and Thursday, from 8 a.m. to 8 p.m.; Friday, from 8 a.m. to 9 p.m.; Saturday, from 8 a.m. to 10 p.m. On Wednesday all the Establishments are closed at One o'clock.

The Office is open for the transaction of business on Mondays, Tuesdays, Thursdays, and Fridays, from 9 a.m. to 7 p.m.; on Wednesdays, from 9 a.m. to 1 p.m.; and on Saturdays, from 9 a.m. to 5 p.m.

HANDBOOK

OF THE

MANCHESTER AND SALFORD

EQUITABLE

Co-operative Society Limited,

FOR

❖ 1886, ❖

CONTAINING—

A RECORD OF THE SOCIETY'S PROGRESS, AND
THE ADVANTAGES TO BE GAINED FROM BECOMING MEMBERS;
STATISTICAL TABLE OF BENEFITS
ACTUALLY DERIVED FROM PRACTICAL MEMBERSHIP;
POST-OFFICE REGULATIONS;
AND OTHER GENERAL INFORMATION.



Central Offices:

DOWNING STREET, ARDWICK,
MANCHESTER.

TO OUR MEMBERS AND FRIENDS.

THE advent of the year 1886 makes it our pleasant duty to place in your hands this little HANDBOOK, which, it is intended, should serve a double purpose, viz, to stimulate and increase the interest of our members in the Society's business and general welfare, and to place before them, in a portable and attractive form, various items of information which are necessary for them in their dealings with the Society.

We beg to thank the members collectively for the increased loyalty which has been manifested during the year just closed. When it is remembered that we have turned over in the twelve months the large sum of £232,000, and this in the face of bad trade and the keenest competition, we have every reason to congratulate you and to look hopefully into the future, believing that the principles of honesty and equity are the only lasting ones; and, conducting the business of our Society on these lines, we feel sure of continued success.

The various departments are in excellent working order, and are capable of doing far more business at almost the same expense, which means an increased dividend and greater satisfaction to all concerned. May we remind you that the Manchester and Salford Equitable Co-operative Society is essentially *your own* concern, and, as such, requires the care and interest of *all* its owners? This thought, acted upon regularly, will make the future prospects of the Society doubly certain.

Assuring you of our very best wishes for the New Year,

Yours faithfully,

THE COMMITTEE.

January 1st, 1886.

*The following Gentlemen have occupied
the position of President of the
Society :—*

JOHN C. EDWARDS	1859
JAMES M. PERCIVAL	1860
SAMUEL DAVIES	1860
EDWARD HOOSON	1861
" "	1862
" "	1863
JAMES M. PERCIVAL	1864
" "	1865
" "	1866
" "	1867
JOHN BOWES	1868
JOSEPH RICHARDSON	1869
" "	1870
HENRY WHILEY	1871
THOMAS J. CONNOR	1872
WILLIAM FOSTER	1873
WILLIAM LEES	1874
JAMES HITON	1875
JOHN HARDMAN	1876
JOEL E. ENION	1877
HENRY C. PINGSTONE	1878
" "	1879
JOHN EDWARDS	1880
ROBERT SMITH	1881
JOHN EDWARDS	1881
WILLIAM FOSTER	1882
RICHARD T. HOLLAND	1882
HENRY C. PINGSTONE	1883
" "	1884
" "	1885

Educational and Recreational Department.

COMMITTEE.

Chairman—Mr. RICHARD T. HOLLAND.

Honorary Secretary—Mr. JOHN E. CONNOR.

Mrs. MELLOR.

Mr. T. JONES.

Mr. W. ALSOP.

„ JAMES ROBINSON.

„ W. BAMFORTH.

„ F. SMITH.

„ JAMES HITON.

„ S. WITHERS.

The LIBRARY is open to members, for the issue and exchange of books, every weekday from 5 to 9 p.m., except Wednesday. Members who habitually make their purchases at Branch Stores can have books issued and exchanged by means of the ordinary van deliveries. Catalogues may be obtained at the Library and at the Branch Stores, price 2d. each.

The NEWSROOM at Downing Street is open daily.

The QUARTERLY MEETINGS of the Educational and Recreational Department, in 1886, will be held in the Downing Street premises on the following dates, viz., January 18, April 19, July 19, and October 18, at 7-30 p.m.

RECREATION.

Recreation is a necessity to all, and especially so to those whose occupation is of a sedentary character. Hence the great need of the masses for bodily recreation such as is catered for in our public parks, gymnasias, &c. But it must always be remembered that recreation is only valuable as it recuperates and invigorates; true recreation gives a stimulus and tone to life which the worker requires to make his work the best both in quality and quantity. Such a variety of recreation has been organised in connection with this department of our society, and its aim is to meet a felt want, and provide that which is a necessity alike to the body and the mind.

HOW TO BECOME A MEMBER.

A person wishing to join the society must leave his name, address, and occupation at the Central Store, or at any of the Branches, and pay an entrance fee of One Shilling, with sixpence for Pass Book and Rules, which he may receive at the end of one month, and is then entitled to all the privileges of the society. Every member is required to hold one £1 share, which may be paid up at once, or by instalments of 2s. 6d. per quarter; and no member can hold more than 200 shares.

Subscriptions paid in on or before the last day of the quarter will bear interest from the first of the following quarter. Should a member be unable to keep up his payments, the profits on his purchases—if they amount to 4s. weekly—will be sufficient to pay his share money at the end of each quarter. All shares are withdrawable except the first, which is transferable only, but every facility is afforded to render transfer as prompt as possible.

ADVANTAGES TO PURCHASERS.

Metal checks are given with all purchases excepting milk and butchery. Purchasers in the Butchery Department are allowed checks to the amount of half their purchases.

The small tokens must be kept until they amount to twenty shillings, and then taken to the store from whence the goods were purchased, and exchanged for a £1 metallic check. At the end of each quarter the stocks are taken, the books balanced, and the accounts audited, and whatever amount of net profit has been made is divided at so much per £ on each member's purchases, which may be withdrawn or added to share capital.

Non-members receive *tenpence in the pound*, payable on the first four days of the week, on application to the shopman, who is authorised to receive and pay on non-members' checks when they

amount to 10s. and upwards. Non-members' checks must be presented for payment at the shop from which the goods were purchased.

WITHDRAWAL OF SHARES.

A member wishing to withdraw capital must attend personally, or send a duly-authorised note, bearing such member's signature, to the Cashier's office; but, in all cases, members must make the first withdrawal personally.

If the member withdrawing has made his contributions at one of the society's branches, and is not known at the central office, he must procure a note of identification from the branch manager, who is also required to countersign any note authorising payment to any other than the actual member. Each member, or his duly-appointed representative, shall produce his pass book every time any money is paid or withdrawn from his share account, and the production of such pass book, together with the order signed or purporting to be signed by the member, shall at all times be a sufficient authority to the cashier or other authorised servant of the society to pay all or any non-transferable shares, dividend, or interest as stands to the credit of the member in such book or in the books of the society, to the person producing such pass book and order, and it shall be taken to mean that such person had the member's full consent and authority to receive the same on his behalf, and such person's receipt for the same shall be as valid in the hands of the society as if it had been given by the member himself; and after any payment shall have been so made, no member or any person on his behalf shall have any claim upon the society in respect to any money so paid. Any member may withdraw, at the discretion of the committee of management, without notice, any non-transferable shares he may have in the society. A person who has withdrawn,

transferred, or been repaid all his shares in the society shall cease to be a member. No payment of withdrawable capital shall be made while any claim due on account of any deposit is unsatisfied. — *Vide Rule 21.*

ADVANTAGES TO PURCHASERS.

NOTABLE EXAMPLES.

The following are a few specimens of the actual results of Membership, taken from our Share Ledgers :—

Date of Entry.	Amount Invested.			Amount Withdrawn.			Present Claim.		
	£	s.	d.	£	s.	d.	£	s.	d.
December ..1860	1	0	0	51	18	1	78	19	9
March.....1862	29	0	3	96	7	7	51	8	5
December ..1863	4	7	7	127	10	5	29	5	8
„ ..1865	..			94	3	7	8	4	3
„ ..1866	..			45	9	4	44	18	8
September ..1870	0	5	0	89	11	9	1	0	0
„ ..1870	1	0	0	15	6	0	93	8	1
December ..1870	..			56	13	3	3	12	10
May.....1876	2	0	0	72	6	5	1	0	0
„1876	..			61	8	2	1	0	0
March.....1879	1	0	0	139	17	10	1	0	0
£	38	12	10	850	12	5	313	17	8

It is easy to see from the above examples how from very small investments large sums may accrue, without any further effort than is ordinarily bestowed on the purchase of family requirements, providing those purchases are made at society's establishments, and not with the outside trader. Our members are fully acquainted with the facts, but the masses outside our movement should be told that their housekeeping expenses if laid out with us would immediately begin to realise a sensible profit, which, if allowed to accumulate, would certainly become in course of time a most welcome boon to the owner. To the stranger who has no knowledge of the co-operative movement, we would say, make a practical test by resolving to become a purchasing member of this society at the earliest possible moment.

STATISTICS OF GENERAL BUSINESS OF SOCIETY

Since commencement, June 4th, 1859.

	£	s.	d.
Seven Months' Sales ending Jan. 3, 1860..	2,250	14	1
Sales from Jan. 3 to Dec. 26, 1860.....	23,368	9	1
Sales for year ending Dec. 24, 1861.....	46,737	17	8
" " " 23, 1862.....	31,804	15	7
" " " 21, 1863.....	24,405	1	0
" " " 26, 1864.....	27,783	11	2
" " " 25, 1865.....	44,864	8	0
" " " 24, 1866.....	55,197	2	5
" " " 23, 1867.....	70,723	11	7
" " " 21, 1868.....	74,464	6	8
" " " 27, 1869.....	70,821	17	4
" " " 27, 1870.....	73,979	10	10
" " " 26, 1871.....	84,334	1	3
" " " 23, 1872.....	94,995	18	0
" " " 22, 1873.....	103,679	10	2
" " " 21, 1874.....	101,820	9	8
" " " 27, 1875.....	104,121	8	0
" " " 26, 1876.....	123,154	13	7
" " " 24, 1877.....	169,968	2	3
" " " 23, 1878.....	197,831	7	8
" " " 22, 1879.....	208,517	8	1
" " " 27, 1880.....	242,966	2	1
" " " 27, 1881.....	242,472	19	11
" " " 26, 1882.....	253,999	6	10
" " " 26, 1883.....	258,991	0	4
" " " 22, 1884.....	240,240	12	7
" 9 months ending Sept. 21, 1885..	174,460	0	5

TOTAL SALES£3,147,954 6 3

IMPORTANT TO MEMBERS.

At Special Meetings of members held July 28th and October 27th, 1884, a resolution was passed altering Rule 26 as follows, viz. :—

And may make differential rates of dividend upon shares as between purchasing and non-purchasing members; members who do not bring in as many as twelve (12) one pound (£1) checks in the total in any four consecutive quarters to be deemed non-purchasing members.

The altered rule referring to the rate of dividend payable in future upon Share Capital began to take effect at the close of June quarter last year. The checks actually received during four quarters ending in March will be taken to determine between purchasing and non-purchasing members. Those members who have not brought in as many as twelve one pound (£1) checks in the four quarters then ending, will receive dividend on their shares at the rate of $3\frac{1}{2}$ per cent per annum only, and at the close of the September quarter the four quarters ending in June will be taken as a basis, and so on each succeeding quarter.

DISPOSAL OF PROFITS

for the Year ending September, 1885:—

Dividend on Members' Purchases.....	£21,264	8	0
Bonus of 10d. in the £ to Non-members	210	19	2
Grant to Educational Fund	581	0	6
Bonus on Employés' Wages	581	0	6
Grant to Central Co-operative Board	57	13	11
Annual Donation to Royal Infirmary.....	10	0	0
Annual Donation to Royal Albert Asylum ..	5	5	0
Annual Donation to Children's Hospital....	5	5	0
Annual Donation to Salford Royal Hospital..	5	5	0
Manchester Eye Hospital	5	5	0
St. Mary's Hospital	5	5	0
Ardwick and Ancoats Dispensary	5	5	0
Clifton Hall Colliery Explosion Fund	25	0	0
Transferred to Reserve Fund	480	19	2

£23,242 11 3

JANUARY—31 Days.

PHASES OF THE MOON.

New Moon,	5th, 7 44 a.m.	Full Moon,	20th, 7 45 a.m.
First Quarter,	13th, 0 24 p.m.	Last Quarter,	27th, 1 31 a.m.

- | | | |
|----|----|---|
| 1 | F | <i>Circumcision.</i> New Year's Day |
| 2 | S | Calcutta recaptured by Clive, 1757 |
| 3 | S | Second Sunday after Christmas |
| 4 | M | Working Men's College, London, opened, 1863 |
| 5 | Th | Duke of York died, 1827 |
| 6 | W | <i>Epiphany.</i> Old Christmas Day |
| 7 | Th | Retreat from Cabul, 1842 |
| 8 | F | Prince Albert Victor born, 1864 |
| 9 | S | Rochdale Corn Mill Quarterly Meeting |
| 10 | S | First Sunday after Epiphany |
| 11 | M | Denmark Road Branch opened, 1883 |
| 12 | Th | Rochdale Road Branch opened, 1874 |
| 13 | W | Cambridge Lent Term begins |
| 14 | Th | Halley, astronomer, died, 1742 |
| 15 | F | Colonel Stanley born, 1841 |
| 16 | S | Hartley colliery accident, 1861 |
| 17 | S | Second Sunday after Epiphany |
| 18 | M | Educational Quarterly Meeting |
| 19 | Th | James Watt born, 1796 |
| 20 | W | French retreat to Paris, 1871 |
| 21 | Th | Collision at Abbot's Ripton |
| 22 | F | Earl Northbrook born, 1826 |
| 23 | S | Star Corn Millers' Quarterly Meeting |
| 24 | S | Third Sunday after Epiphany |
| 25 | M | Quarterly Meeting, Downing Street |
| 26 | Th | Indian Mutiny, 1857 |
| 27 | W | Professor Sedgwick died, 1873 |
| 28 | Th | Battle of Aliwal, 1846 |
| 29 | F | King George III. died, 1820 |
| 30 | S | King Charles I. beheaded, 1649 |
| 31 | S | Fourth Sunday after Epiphany |

FEBRUARY—28 Days.

PHASES OF THE MOON.

New Moon, 4th, 3 15 a.m. | Full Moon, 18th, 6 15 p.m.
 First Quarter, 12th, 2 46 a.m. | Last Quarter, 25th, 5 11 p.m.

1	M	Pass Books returnable & Divi. paid on and
2	Tu	Algerian Revolt, 1869. [after this date
3	W	Victoria Tower opened, 1852
4	Th	John Rogers martyred, 1555
5	F	Hyde Road New Store opened, 1880
6	S	King Charles II. died, 1685
7	S	Fifth Sunday after Epiphany
8	M	Half-Quarter Day
9	Tu	Dr. Maskelyne died, 1811
10	W	Queen Victoria married, 1840
11	Th	London University founded, 1826
12	F	Lady Jane Grey beheaded, 1554
13	S	London Pantechnicon burnt, 1874
14	S	Sixth Sunday after Epiphany
15	M	Cardinal Wiseman died, 1865
16	Tu	Lindley Murray died, 1826
17	W	Michael Angelo died, 1564
18	Th	Martin Luther died, 1540
19	F	Copernicus born, 1473
20	S	Joseph Hume died, 1855
21	S	Septuagesima Sunday
22	M	Trial of Leigh Hunt, 1811
23	Tu	Cato Street Conspiracy, 1820
24	W	Battle of Pavia, 1525
25	Th	Sir Christopher Wren died, 1723
26	F	Victor Hugo born, 1802
27	S	Henry W. Longfellow born, 1807
28	S	Sexagesima Sunday

MARCH—31 Days.

PHASES OF THE MOON.

New Moon, 5th, 10 4 p.m. | Full Moon, 20th, 4 37 p.m.
 First Quarter, 13th, 1 17 p.m. | Last Quarter, 27th, 10 44 a.m.

1	M	<i>St. David's Day</i>
2	Tu	John Wesley died, 1791
3	W	William Godwin born, 1756
4	Th	Hyde Road Branch opened, 1865
5	F	Thames Tunnel opened, 1843
6	S	Co-operative Wholesale Quarterly Meeting
7	S	Quinquagesima Sunday
8	M	William III. died, 1702
9	Tu	<i>Shrove Tuesday</i>
10	W	<i>Ash Wednesday</i>
11	Th	Benjamin West died, 1820
12	F	J. C. Edwards died, 1881
13	S	Emperor of Russia assassinated, 1881
14	S	<i>First Sunday in Lent</i>
15	M	Commence taking in Pass Books & Checks
16	Tu	Bradford Branch opened, 1865
17	W	<i>St. Patrick's Day</i>
18	Th	Marchioness of Lorne born, 1848 [Dpts. op. '70
19	F	Cen. Shoes, Drapry, Tailorng, & Butchery, New
20	S	Sir Isaac Newton died, 1727
21	S	<i>Second Sunday in Lent</i> [Checks
22	M	Last Day for bringing in Pass Books and
23	Tu	National Gallery founded, 1821
24	W	Loss of H.M.S. "Eurydice," 1878
25	Th	<i>Lady Day</i>
26	F	Salford New Store opened, 1868
27	S	Treaty of Amiens, 1802
28	S	<i>Third Sunday in Lent</i>
29	M	John Keble died, 1866
30	Tu	Marshal Vauban died, 1707
31	W	Charlotte Brontë died, 1855

APRIL—30 Days.

PHASES OF THE MOON.

New Moon, 4th, 2 31 p.m. | Full Moon, 18th, 2 59 p.m.
 First Quarter, 11th, 8 44 p.m. | Last Quarter, 26th, 5 16 a.m.

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|----|----|--|
| 1 | Th | Prince Bismarck born, 1815 |
| 2 | F | Richard Cobden died, 1865 |
| 3 | S | George Herbert, poet, born, 1593 |
| 4 | S | Fourth Sunday in Lent |
| 5 | M | Strangeways New Store opened, 1877 |
| 6 | Tu | Battle of Badajos, 1812 |
| 7 | W | Prince Leopold born, 1853 |
| 8 | Th | Lorenzo Medici (le Grand) died, 1492 |
| 9 | F | I. K. Brunel born, 1806 |
| 10 | S | Rochdale Corn Mill Society's Quar. Mtng. |
| 11 | S | Fifth Sunday in Lent |
| 12 | M | Rodney's naval victory, 1782 |
| 13 | Tu | Fort Sumter stormed, 1861 |
| 14 | W | Salford Branch opened, 1860 |
| 15 | Th | President Lincoln assassinated, 1865 |
| 16 | F | Battle of Culloden, 1746 |
| 17 | S | Benjamin Franklin died, 1790 |
| 18 | S | Palm Sunday |
| 19 | M | Educational Quarterly Meeting |
| 20 | Tu | Napoleon III. born, 1808 |
| 21 | W | Rochdale Road New Store opened, 1881 |
| 22 | Th | Thomas Haynes Bayley died, 1839 |
| 23 | F | Good Friday |
| 24 | S | Star Corn Millers' Quarterly Meeting |
| 25 | S | Easter Sunday |
| 26 | M | Quarterly Meeting, Downing Street |
| 27 | Tu | General Grant born, 1822 |
| 28 | W | Strangeways Branch opened, 1867 |
| 29 | Th | Czar of Russia born, 1818 |
| 30 | F | Admiral Fitzroy died, 1865 |

MAY—31 Days.

PHASES OF THE MOON.

New Moon, 4th, 3 43 a.m. | Full Moon, 18th, 1 47 a.m.
 First Quarter, 11th, 2 20 a.m. | Last Quarter, 25th, 11 36 p.m.

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|----|----|--|
| 1 | S | Duke of Connaught born, 1850 |
| 2 | S | First Sunday after Easter. Low Sunday |
| 3 | M | Pass Books returnable & Divi. paid on and |
| 4 | Th | Dr. Livingstone died, 1873. [after this date |
| 5 | W | Moss Lane West Butchery opened, 1881 |
| 6 | Th | Sir Robert Cotton, antiquarian, died, 1631 |
| 7 | F | Lord Brougham died, 1868 |
| 8 | S | "Alabama" Treaty signed, 1871 |
| 9 | S | Second Sunday after Easter |
| 10 | M | Bradlaugh first rejected, 1881 |
| 11 | Th | Hon. S. Percival assassinated, 1812 |
| 12 | W | Sir Charles Barry, architect, died, 1860 |
| 13 | Th | Auber, composer, died, 1871 |
| 14 | F | Robert Owen born, 1771 |
| 15 | S | Gorton New Store opened, 1867 |
| 16 | S | Third Sunday after Easter |
| 17 | M | Prince Talleyrand died, 1838 |
| 18 | Th | William Lovett born, 1800 |
| 19 | W | Russian capture of Ardahan, 1877 |
| 20 | Th | Dr. Chambers died, 1883, aged 83 |
| 21 | F | First Iron Boat launched, 1777 |
| 22 | S | Marshal Pellisier died, 1866 |
| 23 | S | Fourth Sunday after Easter |
| 24 | M | Brooklyn Bridge opened, 1883 |
| 25 | Th | Dr. Paley, author, died, 1805 |
| 26 | W | Haydn died, 1809 |
| 27 | Th | Coronation of Czar of Russia, 1883 |
| 28 | F | H. Weekes, sculptor, died, 1877 [1660 |
| 29 | S | Royal Oak Day. Restoration of Charles II., |
| 30 | S | Rogation Sunday |
| 31 | M | Longsight Branch opened, 1878 |

JUNE—30 Days.

PHASES OF THE MOON.

New Moon, 2nd, 1 55 p.m. First Quarter, 9th, 7 27 a.m.	Full Moon, 16th, 1 39 p.m. Last Quarter, 24th, 4 35 p.m.
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|----|----|---|
| 1 | Th | Prince Imperial killed, 1879 |
| 2 | W | Garibaldi died, 1882 |
| 3 | Th | Richard Cobden born, 1804. <i>Ascension Day</i> |
| 4 | F | Ancoats Branch opened, 1859 |
| 5 | S | Co-operative Wholesale Quarterly Meeting |
| 6 | S | Sunday after Ascension |
| 7 | M | First Reform Bill, 1832 |
| 8 | Th | Jno. E. Millais born, 1829 |
| 9 | W | Charles Dickens died, 1870 |
| 10 | Th | Crystal Palace opened, 1854 |
| 11 | F | Sir John Franklin died, 1847 |
| 12 | S | Dr. Arnold died, 1842 |
| 13 | S | Whit Sunday |
| 14 | M | Commence taking in Pass Books & Checks
Bank Holiday. Co-op. Congress at Plymouth |
| 15 | Th | |
| 16 | W | Dr. Norman Macleod died, 1872 |
| 17 | Th | John Wesley born, 1703 |
| 18 | F | Battle of Waterloo, 1815 |
| 19 | S | Queen's Theatre, Manchester, built, 1789 |
| 20 | S | Trinity Sunday |
| 21 | M | Last Day for bringing in Pass Books and |
| 22 | Th | Matthew Henry died, 1714 [Checks] |
| 23 | W | Keble College dedicated, 1870 |
| 24 | Th | <i>Midsummer Day</i> |
| 25 | F | Robert Dale Owen died, 1877 |
| 26 | S | Repeal of the Corn Laws, 1846 |
| 27 | S | First Sunday after Trinity |
| 28 | M | Queen Victoria crowned, 1838 |
| 29 | Th | Lord Raglan died, 1855 |
| 30 | W | Richard Parker, mutineer, hanged, 1797 |

JULY—31 Days.

PHASES OF THE MOON.

New Moon, 1st, 10 7 p.m.		Full Moon, 16th, 8 9 a.m.
First Quarter, 8th, 1 18 p.m.		Last Quarter, 24th, 7 21 a.m.
New Moon, 31st, 5 26 a.m.		

- | | | |
|----|----|--|
| 1 | Th | Princess Alice married, 1862 |
| 2 | F | Sir Robert Peel killed, 1850 |
| 3 | S | <i>Dog Days begin</i> |
| 4 | S | <i>Second Sunday after Trinity</i> |
| 5 | M | Various Licenses expire |
| 6 | Tu | Samuel Lover died, 1868 |
| 7 | W | Sheridan died, 1816 |
| 8 | Th | F. Z. Winterhalter, painter, died, 1873 |
| 9 | F | Fire Insurance must be paid |
| 10 | S | Rochdale Corn Mill Society's Quar. Mtng. |
| 11 | S | <i>Third Sunday after Trinity</i> |
| 12 | M | Crimea evacuated, 1856 |
| 13 | Tu | Richard Cromwell died, 1712 |
| 14 | W | Bastille stormed, 1789 |
| 15 | Th | <i>St. Swithin.</i> Franco-German War com., 1870 |
| 16 | F | Paul de Beranger, poet, died, 1857 [opnd, 1879 |
| 17 | S | Bridgewater Canal opened, 1761. Salford Btchy. |
| 18 | S | <i>Fourth Sunday after Trinity</i> |
| 19 | M | Educational Quarterly Meeting |
| 20 | Tu | Earl Derby born, 1826 |
| 21 | W | Robert Burns died, 1796 |
| 22 | Th | Garibaldi born, 1807 |
| 23 | F | Marquis of Hartington born, 1833 |
| 24 | S | Star Corn Millers' Quarterly Meeting |
| 25 | S | <i>Fifth Sunday after Trinity</i> |
| 26 | M | Quarterly Meeting, Downing Street |
| 27 | Tu | Battle of Talavera, 1809 |
| 28 | W | Cowley died, 1667 |
| 29 | Th | William Wilberforce died, 1833 |
| 30 | F | Battle of Saarbruck, 1870 |
| 31 | S | St. Helena discovered, 1502 |

AUGUST—31 Days.

PHASES OF THE MOON.

First Quarter, 6th, 9 6 p.m.	Last Quarter, 22nd, 7 42 p.m.
Full Moon, 14th, 6 24 p.m.	New Moon, 29th, 0 54 p.m.

- | | | |
|----|----|--|
| 1 | S | Sixth Sunday after Trinity. [after this date |
| 2 | M | Pass Books returnable & Divi. paid on and |
| 3 | Th | Arkwright died, 1792 |
| 4 | W | Shelley born, 1792 |
| 5 | Th | Callcott, composer, died, 1882 |
| 6 | F | Duke of Edinburgh born, 1844 |
| 7 | S | Baron Leathton died, 1799 |
| 8 | S | Seventh Sunday after Trinity |
| 9 | M | Greenwich Observatory commenced, 1675 |
| 10 | Th | Oldham Road Branch opened, 1860 |
| 11 | W | <i>Dog Days end</i> |
| 12 | Th | Grouse Shooting commences |
| 13 | F | <i>Old Lammas Day</i> |
| 14 | S | Prince Albert of Prussia born, 1862 |
| 15 | S | Eighth Sunday after Trinity |
| 16 | M | Gas first used in London, 1807 |
| 17 | Th | Frederick the Great died, 1786 |
| 18 | W | Beattie died, 1803 |
| 19 | Th | Robert Bloomfield died, 1823 |
| 20 | F | Abergele Railway Accident, 1868 |
| 21 | S | William IV. born, 1765 |
| 22 | S | Ninth Sunday after Trinity |
| 23 | M | Treaty of Prague, 1866 |
| 24 | Th | Massacre of St. Bartholomew, 1572 |
| 25 | W | Michael Faraday died, 1867 |
| 26 | Th | Prince Albert born, 1819 |
| 27 | F | Stretford Road Branch opened, 1860 |
| 28 | S | First Submarine Cable laid, 1850 |
| 29 | S | Tenth Sunday after Trinity |
| 30 | M | Dr. Paley born, 1743 |
| 31 | Th | John Bunyan died, 1688 |

SEPTEMBER—30 Days.

PHASES OF THE MOON.

First Quarter, 5th, 7 56 a.m.

Last Quarter, 21st, 5 56 a.m.

Full Moon, 13th, 10 50 a.m.

New Moon, 27th, 9 19 p.m.

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|----|----|--|
| 1 | W | King Cetewayo left England, 1882 |
| 2 | Th | <i>Co-operative News</i> first issued, 1871 |
| 3 | F | Cheetham Hill Branch opened, 1864 |
| 4 | S | Co-operative Wholesale Quarterly Meeting |
| 5 | S | <i>Eleventh Sunday after Trinity</i> |
| 6 | M | Hannah Moore died, 1833 |
| 7 | Tu | Battle of Borodino, 1812 |
| 8 | W | Garibaldi entered Naples, 1860 |
| 9 | Th | Sebastopol taken, 1855 |
| 10 | F | Capture of Tel-el-Kebir, 1882 |
| 11 | S | Battle of Delhi, 1803 |
| 12 | S | <i>Twelfth Sunday after Trinity</i> |
| 13 | M | Commence taking in Pass Books & Checks |
| 14 | Tu | Duke of Wellington died, 1852 |
| 15 | W | Liverpool & Manchester Railway opened, 1830 |
| 16 | Th | Dr. Pusey died, 1881 |
| 17 | F | Visit of Queen to France, 1855 |
| 18 | S | Battle of Alma, 1854 |
| 19 | S | <i>Thirteenth Sunday after Trinity</i> [Checks |
| 20 | M | Last Day for bringing in Pass Books and |
| 21 | Tu | Sir Walter Scott died, 1832 |
| 22 | W | George III. crowned, 1761 |
| 23 | Th | Planet Neptune discovered, 1846 |
| 24 | F | Pan-Anglican Synod, 1867 |
| 25 | S | Siege of Paris commenced, 1870 |
| 26 | S | <i>Fourteenth Sunday after Trinity</i> |
| 27 | M | George Cruikshank born, 1792 |
| 28 | Tu | Capitulation of Strasbourg, 1870 |
| 29 | W | Cheetham Hill New Store opened, 1866 |
| 30 | Th | George Whitfield died, 1770 |

OCTOBER—31 Days.

PHASES OF THE MOON.

First Quarter, 4th, 10 34 p.m.	Last Quarter, 20th, 2 41 p.m.
Full Moon, 13th, 3 24 a.m.	New Moon, 27th, 7 16 a.m.

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|----|----|---|
| 1 | F | Earl Shaftesbury died, 1885 |
| 2 | S | Admiral Keppel died, 1786 |
| 3 | S | Fifteenth Sunday after Trinity |
| 4 | M | Guizot born, 1787 |
| 5 | Tu | Rochdale Road Butchery opened, 1882 |
| 6 | W | Marshal Pollock died, 1872 |
| 7 | Th | Marshal Burgoyne died, 1871 |
| 8 | F | Great Fire at Chicago, 1871 |
| 9 | S | Rochdale Corn Mill Society's Quar. Mtng. |
| 10 | S | Sixteenth Sunday after Trinity |
| 11 | M | Zwingle, Swiss reformer, killed, 1531 |
| 12 | Tu | Robert Stephenson died, 1859 |
| 13 | W | Gorton Branch opened, 1860 |
| 14 | Th | Norman Victory at Hastings, 1066 |
| 15 | F | L.E.L. (Mrs. Maclean) died, 1838 |
| 16 | S | Marie Antoinette executed, 1793 [Bch.op, 1882 |
| 17 | S | Seventeenth Sunday after Trinity Regent Road |
| 18 | M | Educational Quarterly Meeting |
| 19 | Tu | Dean Swift died, 1745 |
| 20 | W | Thos. Hughes ("Tom Brown") born, 1823 |
| 21 | Th | Lord Nelson killed, 1805 |
| 22 | F | Bishop Fraser (Manchester) died, 1885 |
| 23 | S | Star Corn Millers' Quarterly Meeting |
| 24 | S | Eighteenth Sunday after Trinity |
| 25 | M | Quarterly Meeting, Downing Street |
| 26 | Tu | "Royal Charter" lost, 1859 |
| 27 | W | Sir Stafford Northcote born, 1818 |
| 28 | Th | Alfred the Great died, 901 |
| 29 | F | Sir Walter Raleigh decapitated, 1618 |
| 30 | S | Sheridan born, 1751 |
| 31 | S | Nineteenth Sunday after Trinity |

NOVEMBER—30 Days.

PHASES OF THE MOON.

First Quarter, 3rd, 5 5 p.m. | Last Quarter, 18th, 10 40 p.m.
Full Moon, 11th, 7 7 p.m. | New Moon, 25th, 7 19 p.m.

1	M	Pass Books returnable & Divi. paid on and
2	Th	<i>All Souls Day.</i> [after this date]
3	W	Bread Riots at Exeter, 1867
4	Th	George Peabody died, 1869
5	F	Battle of Inkerman, 1854. Gunpowder Plot
6	S	H. Fawcett, M.P., Postmaster-General, d., 1884
7	S	Twentieth Sunday after Trinity
*8	M	25th Anniversary, Demonstration at Belle
9	Th	Prince of Wales born, 1841 [Vue, 1884.]
10	W	Martin Luther born, 1483
11	Th	<i>St. Martin. Martinmas</i>
12	F	Charles Kemble died, 1854
13	S	William Etty, R.A., died, 1849
14	S	Twenty-first Sunday after Trinity
15	M	Pitt, statesman, born, 1708
16	Th	John Bright born, 1811
17	W	Openshaw New Store opened, 1870
18	Th	Wellington's Funeral, 1852
19	F	General peace proclaimed, 1815
20	S	Berlin Decree, 1806
21	S	Twenty-second Sunday after Trinity.
22	M	<i>St. Cecilia</i>
23	Th	Irish Rebellion, 1641
24	W	Lord Melbourne died, 1848
25	Th	Sir H. Havelock died, 1857
26	F	Princess Dagmar born, 1846
27	S	Princess Mary of Teck born, 1833
28	S	<i>Advent Sunday</i>
29	M	Horace Greeley died, 1872
30	Th	<i>St. Andrew's Day</i>

* 10,000 people sat down to tea.

DECEMBER—31 Days.

PHASES OF THE MOON.

First Quarter, 3rd, 2 25 p.m. | Last Quarter, 18th, 6 39 a.m.
 Full Moon, 11th, 9 30 a.m. | New Moon, 25th, 9 55 a.m.

1	W	Princess of Wales born, 1844
2	Th	Coup d'Etat in Paris, 1851
3	F	Dr. Tait, Archbishop of Canterbury, died, 1882
4	S	Co-operative Wholesale Quarterly Meeting
5	S	Second Sunday in Advent
6	M	Trollope, novelist, died, 1882
7	Tu	Foundation Stone of Central Store laid, 1863
8	W	Great Fire at Santiago
9	Th	Chester Road Branch opened, 1880
10	F	Openshaw Branch opened, 1859
11	S	Edward Hooson died, 1869. Great Storm, '83
12	S	Third Sunday in Advent
13	M	Commence taking in Pass Books & Checks
14	Tu	Prince Albert died, 1861
15	W	Lady Beaconsfield died, 1872
16	Th	Cambridge Michaelmas Term ends
17	F	Beethoven born, 1770
18	S	Slavery abolished in U.S. America, 1862
19	S	Fourth Sunday in Advent
20	M	Last Day for bringing in Pass Books and
21	Tu	SHORTEST DAY. [Checks
22	W	Archbishop of Canterbury born, 1811
23	Th	New Constitution declared at Constantinople,
24	F	Central Store opened, 1864 [1876
25	S	<i>Christmas Day</i>
26	S	First Sunday after Christmas
27	M	Charles Lamb died, 1834
28	Tu	Tay Bridge Disaster, 1879
29	W	W. E. Gladstone born, 1809
30	Th	Marshal Prim assassinated, 1870
31	F	Battle of Wakefield, 1460

SPECIAL NOTICE TO OUR PURCHASING MEMBERS.

CHECK DEPARTMENT.

In order to facilitate the work of this Department, you are requested to change all Checks for £1 Tokens without delay, imperative orders having been given to the Shopmen that none but £1 Checks are to be received with the Pass Books.

The Head Shopmen are instructed to receive such Checks during all business hours on the **FIRST FOUR DAYS OF THE WEEK.**

The Last Days for bringing in £1 Tokens and Pass Books during the year are as follows:—

**March 22, June 21, September 20,
and December 20.**

But you are respectfully requested to utilise the early part of the preceding week for the purpose indicated.

The Society's Quarterly Meetings take place in the Co-operative Hall, Downing Street, Ardwick, on the following dates, viz. :—January 25th, April 26th, July 26th, and October 25th, at 7-30 p.m.

Co-operative Wholesale Society's General Quarterly Meetings will be held in the Wholesale Society's Premises, Balloon Street, Manchester, March 6th, June 5th, September 4th, and December 4th, at 3 p.m.

The Rochdale Corn Mill Society's Quarterly Meetings are held at Rochdale, January 9th, April 10th, July 10th, and October 9th, at 4 p.m.

The Star Corn Mill Society's Quarterly Meetings are held at the Mill, Oldham, January 23rd, April 24th, July 24th, and October 23rd, at 4 p.m.

GENERAL GROCERIES AND PROVISIONS.

The Teas, Coffees, Sugars, Spices, and every article under this head, are carefully selected, and are sold at the Central Store, and at all the Branch Establishments.

FAMILY ORDERS CAREFULLY EXECUTED.

GOODS DELIVERED IN ALL PARTS OF MANCHESTER,
SALFORD, AND SUBURBS DAILY.

NEW BAKERY.

Before the second month of the present year has closed, we hope to be able to invite our members and the public to view the extensive NEW PREMISES erected for this department. After a long and careful study, the Committee believe they have adopted—both in appliances and ovens—the most recent and valuable inventions for Bread making. The entire process will be carried out by machinery specially invented for the purpose, so that everything may be pure and free from contamination. It is hoped that this new venture will be fully appreciated by our customers, and the large expenditure be more than covered by a vast increase of trade.

MILK.

This is a growing branch of the society's business. Already we have six floats at work, and when the new dairy, now in course of erection, is completed, we shall be able to cover new ground, and do a greatly-increased trade. The Milk is got from some of the best dairy farms in Cheshire and Derbyshire, and the members may rely on securing a *pure* article. It is sold at 3d. per quart during the summer, and at 3½d. per quart during the winter months.

The salutary practice of cash payments for domestic expenditure commends itself to the approval of the wisest and warmest patrons of social progress.

DRAPERY, &c.

This business is carried on at the Central Store, Openshaw and Regent Road Branches, and at Moss Lane West.

The Stocks of Drapery are now replete with an extensive variety of goods of the newest designs, from the best makers, suitable for the present season.

GENTLEMEN'S HOSIERY AND GENERAL OUTFITTING.

In connection with the Drapery we beg to announce that arrangements have been made for the complete FURNISHING and CONDUCTING of FUNERALS. Every effort will be made to manage this department with economy, care, and prompt attention.

CLOTHING CLUB, SHARES £1 EACH,

Payable by weekly subscriptions of 1s. per share. Club cards (1d. each) can be obtained at the Central shops or at any of the branch stores. Coupons are issued weekly for the amount of subscriptions received. Through the Clothing Club the following can be obtained:—

Fancy Dresses,	Blankets,	Shawls,
Skirts,	Flannels,	Wool Handkerchiefs,
Shirtings,	Sheets,	Cloth Mantles,
Winceys,	Quilts,	Cloth Jackets,
Prints,	Ticks,	Wool Shirtings,
Hosiery,	Flax Linen,	Union Shirtings,
Gloves,	Hollands,	Oxford Shirtings,
Umbrellas,	Diapers,	Lace Curtains, &c.

Also Boots, Shoes, Slippers, Tailors' Goods, Hats and Caps, Furniture, Bedding, Carpets, Rugs and Mats, Linoleum, Oilcloths, Matting, Coals, &c.

The Committee instituted these series of Clubs for the benefit of members who find it a convenience to purchase Drapery and other articles of Clothing, &c., by small weekly payments. And in their efforts to conduct the Clubs with the greatest punctuality and order, they confidently rely upon the assistance of those members who accept the privileges offered, by the regularity of their con-

tributions, so as to secure the greatest advantages to themselves, and be of service to the Society also.

Each Club runs twenty weeks, and each share is 1s. per week.

Members are not restricted as to the number of shares they purchase.

A ballot takes place each week for the total amount of pounds subscribed.

All shares fully paid up to date participate in the ballot.

Members paying their shares up in full can have their coupons at any time.

All kinds of Drapery, Boots and Shoes, Tailoring, Furniture, and Coals, can be purchased with the coupons.

N.B.—For the protection of members, it is necessary that the Club card *must* be produced with the coupon when purchasing, or the goods cannot be supplied.

BOOTS AND SHOES.

A large variety of BOOTS AND SHOES always in stock at the Central Store, Openshaw, Moss Lane West, and Regent Road Branches. Great care and attention is paid to *Bespoke Orders* and *Repairs*, which are executed on the premises by first-class workmen. The stock comprises:—

Ladies' First-class Elastic-side Boots, plain and ornamental.

Ladies' Superior " " stitched and riveted.

Gentlemen's Wellingtons, in stock and to measure.

Gentlemen's Elastic-side Boots, home-made.

Gentlemen's Light and Strong Bluchers, home-made.

Boys' Strong Elastic-side Boots, Balmorals, and Bluchers.

Girls' and Children's Best Elastic, Balmoral, and Buttoned Boots.

Patent Calf, Cordovan, Russet, Carpet, Felt, and Web Slippers.

Felt and Rubber Overshoes.

Leather, Elastic, Cork Soles, Laces, and Kid Reviver.

Orders for Repairs left at any of the Branch Stores will be carefully attended to.

The Members and the Public generally are respectfully informed that the VANMEN are authorised to RECEIVE BOOTS AND SHOES FOR REPAIRING, and, when finished, will re-deliver them.

In all cases please to have them ready when the Vanman calls with other goods, so as not to delay him.

PRICES.

Men's, Soled and Heeled....	from 2s. 9d. to 3s. 9d.
Ladies' " " "	1s. 9d. to 2s. 6d.
Children's " " "	1s. 3d. to 2s. 0d.

NEW ELASTICS.

Men's.....	from 1s. to 1s. 2d.
Ladies'	" 10d. to 1s. 2d.

All Goods to be paid for on Delivery.

BUTCHERS' MEAT

Is sold at the CENTRAL STORE, OPENSHAW, SALFORD, ROCHDALE ROAD, MOSS LANE WEST, DENMARK ROAD, and HYDE ROAD BRANCHES. The quality of the meat gives general satisfaction. Orders left at the Store, or sent per post, will be duly executed. Half checks only given in this Department.

COAL DEPARTMENT.

Orders are received at the Central and Branch Stores, where prices may be ascertained. A deposit of £1 is required previous to the delivery of the Coal.

In order to meet a want expressed by some of our members, we have recently begun to supply COAL in BAGS, and we are glad to say that this venture has been a success. We have four luries constantly at work in this branch alone, with a prospect of still further increasing the trade.

HOUSEHOLD FURNITURE.

Arrangements are now made with the Co-operative Wholesale Society's Furniture Department, at Balloon Street, Corporation Street, Manchester, for supplying our members with furniture.

Members must provide themselves with an order, signed by the manager of the branch where they are in the habit of dealing. On presentation of this order at the above address they can procure anything they may require.

TAILORING.

This Department is well stocked with the newest and most fashionable goods, suitable for all classes, and which have been secured at prices below their present value. Members can thus secure good value for money, made in style, and at the lowest price for a really genuine article. A good fit guaranteed.

The Representative of this Department attends at each Branch about once a fortnight, to measure, receive orders, or show samples, or, if desired, will wait upon purchasers at their residences by arrangement.

MOURNING or other orders can be executed (if required) at a day's notice.

Ladies' and Children's Jackets, Ulsters, or Cloaks made to order in most fashionable styles.

Silk and Felt Hats, Caps, and Braces, Ready-made Clothes, and Workmen's Cord and Moleskin Trousers, from 8s.

Men's Suits from 35s.; Men's Trousers from 11s.; Boys' Suits from 7s. 6d.; Black Suits, all wool, from £3; Best West of England Blacks, £4. 15s.

READY-MADES.—A large stock of Boys' and Men's Suits at low prices.

Members would oblige by exchanging their Checks for £1 Tokens as often as possible, on any of the First Four Days of the Week.

ALL GOODS TO BE PAID FOR WHEN ORDERED, OR ON DELIVERY.

POSTAL GUIDE.

INLAND LETTERS OR PACKETS

Sent to or from any part of the United Kingdom are charged as follows:—

Not exceeding 1oz. in weight, prepaid..... 1d.

Exceed. 1oz. and not exceed. 2oz. „ 1½d.

„ 2oz. „ „ 4oz. „ 2d.

„ 4oz. „ „ 6oz. „ 2½d.

„ 6oz. „ „ 8oz. „ 3d.

„ 8oz. „ „ 10oz. „ 3½d.

„ 10oz. „ „ 12oz. „ 4d.

and ½d. for every 2oz. additional. The weight is not limited.

If the postage be not paid in advance, a *double postage* will be demanded on delivery; and if the prepaid postage be insufficient, *double the amount of the deficiency* will be charged.

No letter or packet may be more than 18 inches in length, 9 in width, or 6 in depth, unless it be sent to or from one of the Government offices.

Postage stamps are now the same as receipt stamps.

NEWSPAPERS.

A postage of one halfpenny is charged for the transmission of each daily or weekly registered newspaper within this country. The postage must be prepaid by adhesive stamp or stamped wrapper. The prepaid rate for a packet containing two or more registered newspapers is one halfpenny for each newspaper, or, if each weigh less than 2oz., then at the book postage rate of one halfpenny for every 2oz. No packet must exceed two feet in length, or one foot in width or depth, or 14lb. in weight. The newspaper must contain no writing of the nature of a letter.

Newspapers for abroad must be posted within eight days of publication. If posted after eight days, book postage rates must be paid.

BOOK POST.

The prepaid postage for a book, or packet of books, paper, printed matter, manuscript, circulars, or photographs (when not on glass, or in cases containing glass, or any like substance), including binding and mounting, is one halfpenny for every 2oz., or fraction of that weight.

No packet of "printed matter of any kind" must exceed 5lbs. in weight, or eighteen inches in length, or six inches in depth, or nine inches in width.

POST CARDS

For transmission between places in the United Kingdom, are sold in packets at 7d., or of finer quality at 8d. per dozen. They may also be had in smaller numbers, or singly. Reply post cards at double these rates.

REGISTRATION OF LETTERS.

The fee for registration, in addition to the ordinary postage, is *twopence* for a letter, or other packet, to any place within the United Kingdom, the Colonies, or Foreign Countries. The registration and postage fee must be prepaid by stamps. Registered envelopes, letter size, are supplied at 2½d. each, but the proper postage stamps have to be added. If letters enclosing coin are *sent unregistered*, they will be *charged on delivery with a registration fee of eightpence*, and the same fee will be charged on letters marked "Registered" but posted unregistered instead of being given to a Post-office servant. When a registered letter is lost or the contents abstracted, the Postmaster-General is empowered to make good the loss to the extent of two pounds, provided all the regulations were duly complied with.

REGISTERED LETTER ENVELOPES

Are kept on sale by all postmasters; they are of two sizes, F, 5½in. by 3½in.; G, 6in. by 3¾in.; price, 2½d. each, or 2s. 2½d. a packet of 12. Other sizes may also be obtained—viz., H, 8in. by 5in., 2¾d. each, or 2s. 7d. a packet of 12; I, 10in. by 7½in., and K, 11½in. by 5in., 3d. each, or 2s. 10d. a packet of 12. In addition to the cost of registered envelope, stamps for the rate of postage have to be affixed.

TELEGRAMS.

Telegrams may be sent to all parts of the United Kingdom, at the rate of 6d. for twelve words, including addresses, and ½d. for each additional word. This charge includes the name of the sender and receiver, and delivery within one mile of the office—beyond that limit the charge is 6d. per mile for the first three miles; if three or more miles, at the rate of 1s. per mile. At the chief office in London and in all large towns telegrams are received and forwarded on Sundays. They are not delivered after 8 p.m. unless the sender expresses the wish on the telegram.

INLAND MONEY ORDERS.

The highest amount granted in one order is limited to £10. The commission charged within the United Kingdom is:—

For sums under 10s..... 2d.

10s. and under £2 .. 3d.	£6 and under £7 8d.
£2 " £3 .. 4d.	£7 " £8 9d.
£3 " £4 .. 5d.	£8 " £910d.
£4 " £5 .. 6d.	£9 " £1011d.
£5 " £6 .. 7d.	£10 1s.

The rules and regulations respecting lost or lapsed orders will be found on the forms issued.

POSTAL MONEY ORDERS.

Unlike post-office orders, they are issued for fixed sums ; for those of 1s. and 1s. 6d. there will be a charge of $\frac{1}{2}$ d. ; of 2s. 6d., 5s. ; and 7s. 6d., 1d. ; on those of 10s., 12s. 6d., 15s., 17s. 6d. and 20s., the charge will be 2d. These must be presented for payment within three months from date of issue, or a fresh commission will be charged equal to first cost. The person to whom a postal order is issued must, before parting with it, fill in the name of the person to whom the amount is to be paid, and may fill in the name of the money order office at which the amount is to be paid. The person so named must, before payment can be made, sign the receipt at the foot of the order, and must also fill in the name of the money-order office, if that has not been already done.

Every person to whom a postal order is issued should keep a record of the number, date, and name of office of issue, to facilitate inquiry if the order should be lost.

If a postal order be crossed " & Co."

payment will only be made through a banker, and if the name of a banker is added, payment will only be made through that bank. A postal order presented by, or through, a banker for payment will not (in the absence of an express arrangement between such banker and the Postmaster-General to the contrary) be paid until after such order has been examined at the chief office in London. After a postal order has once been paid, to whomsoever it is paid, the Postmaster-General will not be liable for any further claim. If any erasure or alteration be made, or if the order is cut, defaced, or mutilated, payment may be refused. The regulations under which postal orders are issued allow the postmaster to delay or refuse the payment of an order, but he must at once report his reasons for so doing to the Postmaster-General.

After the expiration of three months from the last day of the month of issue, a postal order will be payable only on payment of a commission equal to the amount of the original poundage, with the addition (if more than three months have elapsed since the said expiration) of the amount of the original poundage for every further period of three months which has so elapsed, and for every portion of any such period of three months over and above every complete period.

POST-OFFICE SAVINGS BANKS.

Savings Banks are now established at all money order offices, where sums of not less than one shilling may at any time be deposited. Not more than £30 will be received in any one year, nor will any interest be paid when the amount standing at depositor's account reaches £150 exclusive of interest. Interest is paid at the rate of 6d. per £ per annum. In order to encourage small savings, at every post-office in the United Kingdom, forms for the making of small deposits in Post-office Savings Banks are now issued gratuitously. Each of these forms, which are about the size of an ordinary cheque, has twelve divisions, in each of which a penny postage stamp can be placed. When a form has thus been filled with twelve stamps it will be received at any Post-office at which there is a savings bank as a deposit of a shilling.

PARCELS POST.

Parcels not exceeding 7lbs. in weight can be sent from any Post-office to any place in the United Kingdom, including the Channel Islands and the Isle of Man. The size allowed for an inland postal parcel is:—

Greatest length " " 3ft. 6in.

Greatest length and girth combined, 6ft.

The rates of postage are for a parcel—

Not exceeding 1lb. in weight..... 3d.

Exceeding 1lb. and not exceeding 3lbs..... 6d.

 " 3lbs. " " 5lbs..... 9d.

 " 5lbs. " " 7lbs..... 1s.

Parcels can be addressed to be called for to those offices to which letters may be addressed; but any parcels remaining in the office after one entire day will be charged demurrage at the rate of 1d. per day. The words "Parcels Post" must be written in the left-hand corner, and great care should be exercised in the weighing, for no parcel will be received which is over 7lbs. in weight, or insufficiently stamped.

TESTIMONY.

"Co-operation," it is well said, "aims at straightforwardness and integrity in its dealings, and at genuineness in the goods in which it deals. Co-operation educates people in knowledge of business and of the economical relations between men in these days. It gives men self-reliance and self-control. It gives them something to hope for." Aye, and something to labour for, we may add—raising the toiler from a position of absolute dependence to a condition which brings his best energies into play and fosters habits of steady industry most favourable to the growth and maintenance of an honourable character. The pecuniary gain may be small at first, but once it is proved to be steadily progressive, an important and ever-widening influence is set at work.—*Lloyd's Weekly*.

THRIFT AND PROSPERITY.

Micawber points a moral well worthy of consideration when he advises those who intend to prosper to spend less than they earn. We all know people who have gone on the reverse principle, and have come to poverty and want, or perhaps still further, to crime. On the other hand, prudence, economy, sobriety, will, with the blessing of Providence, make a family independent and contented—elements of all good citizenship and prosperity. The grand design of the CO-OPERATION which we honour by our opinions, and more especially by our actions, is to provide, first of all, pure and wholesome food at ordinary prices. But the principle, when rightly carried out, has a still further advantage, and that is the inculcation of the habits of thrift mentioned above. For instance, if a family are unable to put by a certain sum weekly as savings, by purchasing all their requirements at the store, and allowing the dividends to accumulate, a fund is formed which is continually increasing, and which in many an instance has been the nucleus of a competency.

VAN DELIVERIES.

Orders received before nine o'clock in the morning will be forwarded, if required, to the purchaser's residence, as follows:—

DOWNING STREET: Daily.

168, GREAT ANCOATS STREET: Monday, Wednesday, and Friday.

518 and 520, ASHTON OLD ROAD, HIGHER OPENSRAW: Daily.

278, CHAPEL STREET, SALFORD: Daily.

398, OLDHAM ROAD: Daily.

132, STRET福德 ROAD: Daily.

81, WELLINGTON STREET, GORTON: Tuesday, Thursday, and Saturday.

243, CHEETHAM HILL: Daily.

300, HYDE ROAD: Daily.

53, ASHTON NEW ROAD, BRADFORD: Monday, Wednesday, and Friday.

145A, GREAT DUCIE STREET, STRANGEWAYS: Daily.

557, ROCHDALE ROAD: Daily.

383, STOCKPORT ROAD, LONGSIGHT: Daily.

59, MOSS LANE WEST, BROOKS'S BAR: Daily.

161, CHESTER ROAD, HULME: Monday, Wednesday, & Friday.

159, REGENT ROAD, SALFORD: Tuesday, Thursday, and Saturday.

DENMARK ROAD, MOSS SIDE EAST: Monday, Wednesday, and Friday.

ALL GOODS TO BE PAID FOR WHEN ORDERED,
OR ON DELIVERY.

Purchasers are respectfully requested to get a receipt for all moneys paid to Vanmen when the goods are delivered.

Written orders for goods, sent per post or otherwise, punctually and carefully executed.

SPECIAL NOTICE.

The NEW Co-OPERATIVE HALL and ASSEMBLY Room with convenient Ante-rooms at the Central Store to be let for Concerts, Tea Parties,* Public Meetings, Bazaars, Exhibitions, &c. For scale of charges, apply at the Hall.

The LARGE ROOM at Higher Openshaw Branch† to be let for Tea Parties, Concerts, Lectures, Meetings, &c., on reasonable terms. Apply at the Stores.

* Tea Service complete, to accommodate 500 persons.

† Tea Service for upwards of 300 persons.

Central Stores:
DOWNING STREET, ARDWICK.

Departments:

General Groceries and Provisions.

General Drapery, &c.

Men's and Boys' Clothing, Hats, Caps, &c.

Boots and Shoes, bespoke and ready-made.

Butchers' Meat, Pork, &c.

Coals, in bags or loads.

Milk.

Branch Stores:

168, Great Ancoats Street.

*518 and 520, Ashton Old Road, Higher
Openshaw.*

278, Bank Parade, Chapel Street, Salford.

398, Oldham Road.

132, Stretford New Road.

81, Wellington Street, Gorton.

243, Cheetham Hill.

300, Hyde Road, Ardwick.

53, Ashton New Road, Bradford.

145a, Great Ducie Street, Strangeways.

557, Rochdale Road.

383, Stockport Road, Longsight.

59, Moss Lane West, Brooks's Bar.

161, Chester Road, Hulme.

159, Regent Road. Salford.

Denmark Road, Moss Side East.

DRAPERY and SHOES at Higher Open-
shaw, Moss Lane West, & 274, Regent Road.

BUTCHERS' MEAT at Openshaw, Salford,
Moss Lane West, Rochdale Road, Denmark
Road, and Hyde Road.

Co-operative Printing Society, Manchester.